

Certificate Number: 05781-NJ-DE-034565331

Bankruptcy Case Number: 19-23310



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 15, 2020, at 7:05 o'clock PM PDT, Julianne Smith completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 15, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: President